

United States Bankruptcy Court
Middle District of North Carolina

In re **DuBoris James Peterkin,**
Zalestra Harris Peterkin

Case No. 11-80072

Debtors

Chapter 13

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	233,500.00		
B - Personal Property	Yes	5	67,976.57		
C - Property Claimed as Exempt	Yes	6			
D - Creditors Holding Secured Claims	Yes	2		322,409.72	
E - Creditors Holding Unsecured Priority Claims (rotated of Claims on Schedule E)	Yes	4		9,042.91	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	12		102,460.25	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			7,228.62
J - Current Expenditures of Individual Debtor(s)	Yes	2			5,245.85
Total Number of Sheets of ALL Schedules		35			
Total Assets			301,476.57		
Total Liabilities				433,912.88	

United States Bankruptcy Court
Middle District of North Carolina

In re **DuBoris James Peterkin,**
Zalestra Harris Peterkin

Case No. 11-80072

Debtors

Chapter 13

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	1,702.91
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	7,340.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	40,849.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	49,891.91

State the following:

Average Income (from Schedule I, Line 16)	7,228.62
Average Expenses (from Schedule J, Line 18)	5,245.85
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	7,376.40

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column	55,359.721
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	9,042.91
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column	0.00
4. Total from Schedule F	102,460.25
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)	157,819.97

In re **DuBoris James Peterkin,
Zalestra Harris Peterkin**

Case No. 11-80072

Debtors

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G- Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Residence 443 Stobhill Lane Holly Springs, NC 27540	Tenants by the Entirety	J	228,500.00	247,161.75
Timeshare Sheraton Broadway	Tenants by the Entirety	H	5,000.00	9,000.00

Sub-Total > **233,500.00** (Total of this page)

Total > **233,500.00**

0 continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

In re DuBoris James Peterkin,
Zalestra Harris Peterkin

Case No.

Debtors

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G- Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		Cash	J	100.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking Account Woodforest National Bank	J	0.00
		Savings Account State Employees Credit Union	H	25.00
		Savings Account State Employees Credit Union	W	25.00
		Savings Account Bank of America	W	25.00
		Savings Account Bank of America	H	2.57
		Checking Account Bank of America	H	0.00
3. Security deposits with public utilities, telephone companies, landlords, and others.		Security Deposit with Utility Company	J	229.00
4. Household goods and furnishings, including audio, video, and computer equipment.		Kitchen Appliances Replacement Value	J	150.00
		Stove Replacement Value	J	400.00
		Refrigerator Replacement Value	J	400.00
		Freezer Replacement Value	J	75.00
		Washing Machine Replacement Value	J	100.00

Sub-Total > 1,531.57
(Total of this page)

4 continuation sheets attached to the Schedule of Personal Property

In re DuBoris James Peterkin,
Zalestra Harris Peterkin

Case No. _____

Debtors

SCHEDULE B – PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	NON E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
		Dryer Replacement Value	J	85.00
		Living Room Furniture Replacement Value	J	250.00
		Bedroom Furniture Replacement Value	J	600.00
		Lawn Furniture Replacement Value	J	50.00
		Televisions (5) Replacement Value	J	200.00
		Computer Replacement Value	J	50.00
		Printers/Scanners/Faxes Replacement Value	J	15.00
		Video Camera Replacement Value	J	15.00
		DVD Player Replacement Value	J	15.00
		Video Game System Replacement Value	J	90.00
		Lawn Mower Replacement Value	J	15.00
		Yard Tools Replacement Value	J	5.00
		Tools Replacement Value	J	5.00
		Dinette Set, Bed Frames, Mattresses Replacement Value	J	200.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Clothing Replacement Value	J	500.00

Sub-Total > **2,095.00**
(Total of this page)

Sheet of 4 continuation sheets attached
to the Schedule of Personal Property

In re DuBoris James Peterkin,
Zalestra Harris Peterkin

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	NON E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize sum insured or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.		Child Support Payments (Currently receiving \$15.00 weekly)	W	30,000.00
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			

Sub-Total > 30,000.00
(Total of this page)

Sheet 2 of 4 continuation sheets attached
to the Schedule of Personal Property

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In re OuBoris James Peterkin,
Zalestra Harris Peterkin

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	NON E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2007 Ford Expedition 40, Power locks/windows, sunroof, OVO, Security system Mileage: 66,000 NAOA Retail	J	23,975.00
		2001 Chrysler PT Cruiser 40, Power locks/windows, sunroof Mileage: 142,000 NAOA Retail	H	3,575.00
		1994 Honda Accord 40, Power locks/windows Mileage: 193,000 NAOA Retail	J	2,525.00

Sub-Total > 30,075.00
(Total of this page)

Sheet 3 of 4 continuation sheets attached
to the Schedule of Personal Property

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In re DuBoris James Peterkin,
Zalestra Harris Peterkin

Case No. _____

Debtors

SCHEDULE B – PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	NONE	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
		1994 Lexus ES 300 4D, Power locks/windows, sunroof Mileage: 136,000 NADA Retail	J	3,275.00
		1996 Ford Explorer 4D, Power windows Mileage: 248,000 Debtors' estimate of Fair Market Value (Does not run)	H	1,000.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops -growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

Sub-Total >	4,275.00
(Total of this page)	
Total >	67,976.57

Sheet 4 of 4 continuation sheets attached
to the Schedule of Personal Property

(Report also on Summary of Schedules)

In re DuBoris James Peterkin,
Zalestra Harris Peterkin

Case No. 00

Debtors

SCHEDULE C- PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

☒ 11 U.S.C. §522(b)(2)

☐ 11 U.S.C. §522(b)(3)

☐ Check if debtor claims a homestead exemption that exceeds \$136,875.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property Residence 443 Stobhill Lane Holly Springs, NC 27540	N.C. Gen. Stat. § 1C-1601(a)(1)	27,000.00	228,500.00
Timeshare Sheraton Broadway	N.C. Gen. Stat. § 1C-1601(a)(2)	0.00	5,000.00
Cash on Hand Cash	N.C. Gen. Stat. § 1-362	100.00	100.00
Checking, Savings, or Other Financial Accounts, Certificates of Deposit Checking Account Woodforest National Bank	N.C. Gen. Stat. § 1-362	0.00	0.00
Savings Account State Employees Credit Union	N.C. Gen. Stat. § 1-362	25.00	25.00
Savings Account State Employees Credit Union	N.C. Gen. Stat. § 1-362	25.00	25.00
Savings Account Bank of America	N.C. Gen. Stat. § 1-362	25.00	25.00
Savings Account Bank of America	N.C. Gen. Stat. § 1-362	2.57	2.57
Checking Account Bank of America	N.C. Gen. Stat. § 1-362	0.00	0.00
Security Deposits with Utilities, Landlords, and Others Security Deposit with Utility Company	N.C. Gen. Stat. § 1C-1601(a)(2)	229.00	229.00
Household Goods and Furnishings Kitchen Appliances Replacement Value	N.C. Gen. Stat. § 1C-1601(a)(4)	150.00	150.00
Stove Replacement Value	N.C. Gen. Stat. § 1C-1601(a)(4)	400.00	400.00
Refrigerator Replacement Value	N.C. Gen. Stat. § 1C-1601(a)(4)	400.00	400.00
Freezer Replacement Value	N.C. Gen. Stat. § 1C-1601(a)(4)	75.00	75.00
Washing Machine Replacement Value	N.C. Gen. Stat. § 1C-1601(a)(4)	100.00	100.00
Dryer Replacement Value	N.C. Gen. Stat. § 1C-1601(a)(4)	85.00	85.00

In re DuBoris James Peterkin,
Zalestra Harris Peterkin

Case No.

Debtors

SCHEDULE C- PROPERTY CLAIMED AS EXEMPT
(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Living Room Furniture Replacement Value	N.C. Gen. Stat. § 1C-1601(a)(4)	250.00	250.00
Bedroom Furniture Replacement Value	N.C. Gen. Stat. § 1C-1601(a)(4)	600.00	600.00
Lawn Furniture Replacement Value	N.C. Gen. Stat. § 1C-1601(a)(4)	50.00	50.00
Televisions (5) Replacement Value	N.C. Gen. Stat. § 1C-1601(a)(4)	200.00	200.00
Computer Replacement Value	N.C. Gen. Stat. § 1C-1601(a)(4)	50.00	50.00
Printers/Scanners/Faxes Replacement Value	N.C. Gen. Stat. § 1C-1601(a)(4)	15.00	15.00
Video Camera Replacement Value	N.C. Gen. Stat. § 1C-1601(a)(4)	15.00	15.00
DVD Player Replacement Value	N.C. Gen. Stat. § 1C-1601(a)(4)	15.00	15.00
Video Game System Replacement Value	N.C. Gen. Stat. § 1C-1601(a)(4)	90.00	90.00
Lawn Mower Replacement Value	N.C. Gen. Stat. § 1C-1601(a)(4)	15.00	15.00
Yard Tools Replacement Value	N.C. Gen. Stat. § 1C-1601(a)(4)	5.00	5.00
Tools Replacement Value	N.C. Gen. Stat. § 1C-1601(a)(4)	5.00	5.00
Dinette Set, Bed Frames, Mattresses Replacement Value	N.C. Gen. Stat. § 1C-1601(a)(4)	200.00	200.00
Wearing Apparel Clothing Replacement Value	N.C. Gen. Stat. § 1C-1601(a)(4)	500.00	500.00
Alimony, Maintenance, Support, and Property Settlements Child Support Payments (Currently receiving \$15.00 weekly)	N.C. Gen. Stat. § 1C-1601(a)(12)	60.00	30,000.00
Automobiles, Trucks, Trailers, and Other Vehicles 2007 Ford Expedition 40, Power locks/windows, sunroof, DVD, Security system Mileage: 66,000 NADA Retail	N.C. Gen. Stat. § 1C-1601(a)(3)	3,500.00	23,975.00

In re **DuBoris James Peterkin,
Zalestra Harris Peterkin**

Case No. 0

Debtors

SCHEDULE C- PROPERTY CLAIMED AS EXEMPT
(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
2001 Chrysler PT Cruiser 4D, Power locks/windows, sunroof Mileage: 142,000 NADA Retail	N.C. Gen. Stat. § 1C-1601(a)(3)	3,500.00	3,575.00
1994 Honda Accord 4D, Power locks/windows Mileage: 193,000 NADA Retail	N.C. Gen. Stat. § 1C-1601(a)(2)	0.00	2,525.00
1994 Lexus ES 300 4D, Power locks/windows, sunroof Mileage: 136,000 NADA Retail	N.C. Gen. Stat. § 1C-1601(a)(2)	0.00	3,275.00
1996 Ford Explorer 4D, Power windows Mileage: 248,000 Debtors' estimate of Fair Market Value (Does not run)	N.C. Gen. Stat. § 1C-1601(a)(2)	1,000.00	1,000.00

Total: 38,686.57 301,476.57

Sheet 2 of 2 continuation sheets attached to the Schedule of Property Claimed as Exempt

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINAIN THE MATTER OF:
DuBoris James Peterkin
Zalestra Harris Peterkin
Debtor(s).CASE NUMBER:
11-80072

SCHEDULE C-1 - PROPERTY CLAIMED AS EXEMPT

We, DuBoris James Peterkin and Zalestra Harris Peterkin, claim the following property as exempt pursuant to 11 U.S.C. § 522 and the laws of the State of North Carolina, and nonbankruptcy Federal law: (Attach additional sheets if necessary).

1. NCGS 1C-1601(a)(1) (NC Const., Article X, Section 2) REAL OR PERSONAL PROPERTY USED AS A RESIDENCE OR BURIAL PLOT (The exemption is not to exceed \$18,500; however, an unmarried debtor who is 65 years of age or older is entitled to retain an aggregate interest in the property not to exceed \$37,000 in value so long as the property was previously owned by the debtor as a tenant by the entireties or as a joint tenant with rights of survivorship and the former co-owner of the property is deceased, in which case the debtor must specify his/her age and the name of the former co-owner, if a child use initials only, of the property below).

Description of Property and Address	Market Value	Owner (H)Husband (W)Wife (J)Joint	Mortgage Holder or Lien Holder	Amount of Mortgage or Lien	Net Value	Value Claimed as Exempt Pursuant to NCGS 1C-1601(a)(1)
Residence 443 Stobhill Lane Holly Springs, NC 27540	228,500.00	J	PPM Wells Fargo Home Mortgage EMC Mortgage Corporation	382.25 50,441.81 196,337.69	0.00	27,000.00

Debtor's Age: _____

Name of former co-owner: _____

VALUE OF REAL ESTATE CLAIMED AS EXEMPT PURSUANT TO NCGS 1C-1601(a)(1): \$ 27,000.00

2. NCGS 1C-1601(a)(3) MOTOR VEHICLE (The exemption in one vehicle is not to exceed \$3,500).

Model, Year St'tle of Auto	Market Value	Owner (H)Husband (W)Wife (J)Joint	Lien Holder	Amount of Lien	Net Value	Value Claimed as Exempt Pursuant to NCGS 1C-1601(a)(3)
2001 Chrysler PT Cruiser 4D, Power locks/windows, sunroof Mileage: 142,000 NADA Retail	3,575.00	H	State Employees' Credit Union	6,744.00	0.00	3,500.00
2007 Ford Expedition 4D, Power locks/windows, sun roof, DVD, Security system Mileage: 66,000 NADA Retail	23,975.00	J	Sovereign Bank	50,386.00	0.00	3,500.00

VALUE OF MOTOR VEHICLE CLAIMED AS EXEMPT PURSUANT TO NCGS 1C-1601(a)(3): \$ 7,000.00

3. NCGS 1C-1601(a)(4) (NC Const., Article X, Section 1) PERSONAL OR HOUSEHOLD GOODS (The debtor's aggregate interest is not to exceed \$5,000 plus \$1,000 for each dependent of the debtor, not to exceed \$4,000 total for dependents). The number of dependents for exemption purposes is L .

Description of Property	Market Value	Owner (H)Husband (W)Wife (J)Joint	Lien Holder	Amount of Lien	Net Value	Claimed as Exempt Pursuant to NCGS 1C-1601(a)(4)
Bedroom Furniture Replacement Valule	600.00	J			600.00	600.00

Schedule C-1 - Property Claimed as Exempt- 4/2006

Description of Property	Market Value	Owner (H)Husband (W)Wife f.JIJoint	Lien Holder	Amount of Lien	Net Value	Claimed as Exempt Pursuant to NCGS 1C-1601(a)(4)
Clothing Replacement Value	500.00	J			500.00	500.00
Computer Replacement Value	50.00	J			50.00	50.00
Dinette Set, Bed Frames, Mattresses Replacement Value	200.00	J	Badcock Home Furniture & More	1 500.00	0.00	200.00
Dryer Replacement Value	85.00	J			85.00	85.00
DVD Player Replacement Value	15.00	J			15.00	15.00
Freezer Replacement Value	75.00	J			75.00	75.00
Kitchen Appliances Replacement Value	150.00	J			150.00	150.00
Lawn Furniture Replacement Value	50.00	J			50.00	50.00
Lawn Mower Replacement Value	15.00	J			15.00	15.00
Living Room Furniture Replacement Value	250.00	J			250.00	250.00
Printers/Scanners/Faxes Replacement Value	15.00	J			15.00	15.00
Refrigerator Replacement Value	400.00	J			400.00	400.00
Stove Replacement Value	400.00	J			400.00	400.00
Televisions (5) Replacement Value	200.00	J			200.00	200.00
Tools Replacement Value	5.00	J			5.00	5.00
Video Camera Replacement Value	15.00	J			15.00	15.00
Video Game System Replacement Value	90.00	J			90.00	90.00
Washing Machine Replacement Value	100.00	J			100.00	100.00
Yard Tools Replacement Value	5.00	J			5.00	5.00

VALUE CLAIMED AS EXEMPT PURSUANT TO NCGS 1C-1601(a)(4): \$ 3,220.00

4. NCGS 1C-1601(a)(5) TOOLS OF TRADE (The debtor's aggregate interest is not to exceed \$2,000 in value).

Description	Market Value	Owner (H)Husband (W)Wife (J)Joint	Lien Holder	Amount of Lien	Net Value	Value Claimed as Exempt Pursuant to NCGS 1C-1601(a)(5)
-NONE-						

VALUE CLAIMED AS EXEMPT PURSUANT TO NCGS 1C-1601(a)(5): \$ 0.00

5. NCGS 1C-1601(a)(6) LIFE INSURANCE (NC Const., Article X, Section 5).

Description\Insured\Last Four Digits of Policy Number\Beneficiary\if child initials only	Cash Value
-NONE-	

6. NCGS 1C-1601(a)(?) PROFESSIONALLY PRESCRIBED HEALTH AIOS (For Debtor or Debtor's Dependents, no limit on value).

Description
-NONE-

7. NCGS 1C-1601(a)(8) COMPENSATION FOR PERSONAL INJURY, INCLUDING COMPENSATION FROM PRIVATE DISABILITY POLICIES OR ANNUITIES, OR COMPENSATION FOR DEATH OF A PERSON UPON WHOM THE DEBTOR WAS DEPENDENT FOR SUPPORT. COMPENSATION NOT EXEMPT FROM RELATED LEGAL, HEALTH OR FUNERAL EXPENSE.

Description AND Source of Compensation, Including
Name (If child initials onlv & Last Four Digits of Account Number of any Disability Policy/Annuity
-NONE-

8. NCGS 1C-1601(a)(2) ANY PROPERTY (Debtor's aggregate interest in any property is not to exceed \$5,000 in value of any unused exemption amount to which the debtor is entitled under NCGS 1C-1601(a)(1)).

Description of Property and Address	Market Value	Owner (H)Husband (W)Wife (J)Joint	Lien Holder	Amount of Lien	Net Value	Value Claimed as Exempt Pursuant to NCGS 1C-1601(a)(2)
1994 Honda Accord 4D, Power locks/windows Mileage: 193,000 NADA Retail	2,525.00	J	Richards Auto Sales	3,800.00	0.00	0.00
1994 Lexus ES 300 4D, Power locks/windows, sunroof Mileage: 136,000 NADA Retail	3,275.00	J	Good To Go Auto Sales, Inc.	3,817.97	0.00	0.00
1996 Ford Explorer 4D, Power windows Mileage: 248,000 Debtors' estimate of Fair Market Value (Does not run)	1,000.00	H			1,000.00	1,000.00
Security Deposit with Utility Company	229.00	J			229.00	229.00
Timeshare Sheraton Broadway	5,000.00	H	Sheraton Broadway Plantation	9,000.00	0.00	0.00

VALUE CLAIMED AS EXEMPT PURSUANT TO NCGS 1C-1601(a)(2): \$ 1,229.00

9. NCGS 1C-1601(a)(9) and 11 U.S.C. § 522 INDIVIDUAL RETIREMENT PLANS & RETIREMENT FUNDS, as defined in the Internal Revenue Code, and any plan treated in the same manner as an individual retirement plan, including individual retirement accounts and Roth retirement accounts as described in §§ 408(a) and 408A of the Internal Revenue Code, individual retirement annuities as described in § 408(b) of the Internal Revenue Code, accounts established as part of a trust described in § 408(c) of the Internal Revenue Code, and funds in an account exempt from taxation under §§ 401, 403, 408, 408A, 414, 457, or 510(a) of the Internal Revenue Code. For purposes of this subdivision, "Internal Revenue Code" means Code as defined in G.S. 105-228.90.

Type of Account\Location of Account\Last Four Digits of Account Number
-NONE-

10. NCGS 1C-1601(a)(10) FUNDS IN A COLLEGE SAVINGS PLAN, as qualified under§ 529 of the Internal Revenue Code, and that are not otherwise excluded from the estate pursuant to 11 U.S.C. §§ 541(b)(5)-(6), (e), not to exceed a cumulative limit of \$25,000. If funds were placed in a college savings plan within the 12 months prior to filing, the contributions must have been made in the ordinary course of the debtor's financial affairs and must have been consistent with the debtor's past pattern of contributions. The exemption applies to funds for a child of the debtor that will actually be used for the child's college or university expenses.

College Savings Plan\Last Four Digits of Account Number\Value\Initials of Child Beneficia
-NONE-

11. NCGS 1C-1601(a)(11) RETIREMENT BENEFITS UNDER THE RETIREMENT PLANS OF OTHER STATES AND GOVERNMENTAL UNITS OF OTHER STATES (The debtor's interest is exempt only to the extent that these benefits are exempt under the laws of the state or governmental unit under which the benefit plan is established).

Name of Retirement Plan\State Governmental Unit\Last Four Digits of Identifying Number
-NONE-

12. NCGS 1C-1601(a)(12) ALIMONY, SUPPORT, SEPARATE MAINTENANCE, AND CHILD SUPPORT PAYMENTS OR FUNDS THAT HAVE BEEN RECEIVED OR TO WHICH THE DEBTOR IS ENTITLED (The debtor's interest is exempt to the extent the payments or funds are reasonably necessary for the support of the debtor or any dependent of the debtor).

Type of Support\Amount\Location of Funds
Child Support Payments (Currently receiving \$15.00 week)

13. TENANCY BY THE ENTIRETY. The following property is claimed as exempt pursuant to 11 U.S.C. § 522 and the law of the State of North Carolina pertaining to property held as tenants by the entirety.

Description of Property and Address	Market Value	Lien Holder	Amount of Lien	Net Value
-NONE-				

VALUE CLAIMED AS EXEMPT: \$ **0.00**

14. NORTH CAROLINA PENSION FUND EXEMPTIONS

-NONE-

15. OTHER EXEMPTIONS CLAIMED UNDER LAWS OF THE STATE OF NORTH CAROLINA

a.	Debtor earnings necessary to support family (all earnings from last 60 days), N.C. Gen. Stat. § 1-362	100.00
b.	Debtor earnings necessary to support family (all earnings from last 60 days), N.C. Gen. Stat. § 1-362	0.00
c.	Debtor earnings necessary to support family (all earnings from last 60 days), N.C. Gen. Stat. § 1-362	0.00
d.	Debtor earnings necessary to support family (all earnings from last 60 days), N.C. Gen. Stat. § 1-362	25.00
e.	Debtor earnings necessary to support family (all earnings from last 60 days), N.C. Gen. Stat. § 1-362	2.57
f.	Debtor earnings necessary to support family (all earnings from last 60 days), N.C. Gen. Stat. § 1-362	25.00
g.	Debtor earnings necessary to support family (all earnings from last 60 days), N.C. Gen. Stat. § 1-362	25.00

16. FEDERAL PENSION FUND EXEMPTIONS

-NONE-

17. OTHER EXEMPTIONS CLAIMED UNDER NONBANKRUPTCY FEDERAL LAW

-NONE-

18. RECENT PURCHASES

(a). List tangible personal property purchased by the debtor within ninety (90) days of the filing of the bankruptcy petition.

Description	Market Value	Lien Holder	Amount of Lien	Net Value
-NONE-				

(b). List any tangible personal property from 18(a) that is directly traceable to the liquidation or conversion of property that may be exempt and that was not acquired by transferring or using additional property.

Description of Replacement Property	Description of Property Liquidated or Converted that May Be Exempt

19. The debtor's property is subject to the following claims:

- Of the United States or its agencies as provided by federal law.
- Of the state of North Carolina or its subdivisions for taxes, appearance bonds or fiduciary bonds;
- Of a lien by a laborer for work done and performed for the person claiming the exemption, but only as to the specific property affected.
- Of a lien by a mechanic for work done on the premises, but only as to the specific property affected.
- For payment of obligations contracted for the purchase of specific real property affected.
- For contractual security interests in specific property affected; provided, that the exemptions shall apply to the debtor's household goods notwithstanding any contract for a nonpossessory, nonpurchase money security interest in any such goods.
- For statutory liens, on the specific property affected, other than judicial liens.
- For child support, alimony or distributive award order pursuant to Chapter 50 of the General Statutes of North Carolina.
- For criminal restitution orders docketed as civil judgments pursuant to G.S. 15A-1340.38.
- Debts of a kind specified in 11 U.S.C. § 523(a)(1) (certain taxes), (5) (domestic support obligations).
- Debts of a kind specified in 11 U.S.C. § 522(c).

Claimant	Nature of Claim	Amount of Claim	Description of ProQert	Value of ProQert	Net Value
-NONE-					

None of the property listed in paragraph 18(a), except qualified replacement property under 18(b), has been included in this claim of exemptions.

None of the claims listed in paragraph 19 is subject to this claim of exemptions.

I declare that to the extent any exemptions I have claimed appear on its face to exceed the amount allowed by the applicable statute, I claim only the maximum amount allowed by statute.

UNSWORN DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF INDIVIDUAL TO SCHEDULE C-1 - PROPERTY CLAIMED AS EXEMPT

We, **DuBoris James Peterkin and Zalestra Harris Peterkin**, declare under penalty of perjury that I have read the foregoing Schedule C-1 - Property Claimed as Exempt, consisting of 5 sheets, and that they are true and correct to the best of my knowledge, information and belief.

Executed on: **1/20/11**

/s/ DuBoris James Peterkin

DuBoris James Peterkin

Debtor

/s/ Zalestra Harris Peterkin

Zalestra Harris Peterkin

Joint Debtor

In re **DuBoris James Peterkin,
Zalestra Harris Peterkin**

Case No. **11-80072**

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

D Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R H W J C	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 38882890	J		Dinette Set, Bed Frames, Mattresses Replacement Value				1,500.00	1,300.00
Badcock Home Furniture & More Attn: Managing Agent 1311 N Sandhills Boulevard Aberdeen, NC 28315								
			Value\$	200.00				
Account No. *****3739	J		First Mortgage				196,337.69	18,661.75
EMC Mortgage Corporation Attn: Bankruptcy Dept P O Box 293150 Lewisville, TX 75029-3150			Residence 443 Stobhill Lane Holly Springs, NC 27540					
			Value\$	228,500.00				
Account No.	J		Certificate of Title				3,817.97	542.97
Good To Go Auto Sales, Inc. Attn: Managing Agent 1567 N. Raleigh Street Angier, NC 27501			1994 Lexus ES 300 4D, Power locks/windows, sunroof Mileage: 136,000 NADA Retail					
			Value\$	3,275.00				
Account No.	J		Homeowners Association Fees				382.25	0.00
PPM Attn: Managing Agent P O Box 99657 Raleigh, NC 27624			Residence 443 Stobhill Lane Holly Springs, NC 27540					
			Value\$	228,500.00				
Subtotal							202,037.91	20,504.72

1

continuation sheets attached

(Total of this page)

1 continuation sheets attached

In re **DuBoris James Peterkin,
Zalestra Harris Peterkin**

Case No. _____

Debtors

SCHEDULE D- CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E D E B T O R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		H	W					
Account No.								
Richards Auto Sales Attn: Managing Agent 4514 Fayetteville Road Raleigh, NC 27603		J						
Account No. 423187 / PET0089								
Sheraton Broadway Plantation Attn: Managing Agent P O Box 105137 Atlanta, GA 30348-5137		J						
Account No. 8257016685								
Sovereign Bank Attn: Managing Agent P O Box 16255 Reading, PA 19612-6755		J						
Account No. 9631XXXX								
State Employees' Credit Union Attn: Managing Agent P O Box 25279 Raleigh, NC 27611-5279		H						
Account No. 7080159384015								
Wells Fargo Home Mortgage Attn: Managing Agent P O Box 10335 Des Moines, IA 50306-0335		J						
Subtotal							120,371.81	34,855.00
(Total of this page)								
Total							322,409.72	55,359.72
(Report on Summary of Schedules)								

Sheet 1 of 1 continuation sheets attached to
Schedule of Creditors Holding Secured Claims

In re **DuBoris James Peterkin,
Zalestra Harris Peterkin**

Case No. **11-80072**

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

D Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

Domestic support obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

D Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

D Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

D Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

D Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

D Deposits by individuals

Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

Taxes and certain other debts owed to governmental units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

D Commitments to maintain the capital of an insured depository institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

D Claims for death or personal injury while debtor was intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re **DuBoris James Peterkin,**
Zalestra Harris Peterkin

Case No. – **11-80072**

Debtors

SCHEDULE E- CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
(Continuation Sheet)

Domestic Support Obligations

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
								AMOUNT ENTITLED TO PRIORITY
Account No.			Child Support Arrears				1,702.91	
NC Child Support/Centralized Coli Attn: Managing Agent P O Box 900006 Raleigh, NC 27675-9006		-						0.00
								1,702.91
Account No.								
Account No.								
Account No.								
Account No.								
Account No.								
Subtotal								0.00
(Total of this page)							1,702.91	1,702.91

Sheet 1 of 3 continuation sheets attached to

Schedule of Creditors Holding Unsecured Priority Claims

Subtotal

(Total of this page)

1,702.91

1,702.91

In re DuBoris James Peterkin,
Zalestra Harris Peterkin

Case No. -11-80072-----

Debtors

SCHEDULE E- CREDITORS HOLDING UNSECURED PRIORITY CLAIMS (Continuation Sheet)

**Taxes and Certain Other Debts
Owed to Governmental Units**

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H U S B A N D W I F E J O I N T C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
								AMOUNT ENTITLED TO PRIORITY
Account No.			Taxes					
Internal Revenue Service Attn: Insolvency Support Services P O Box 21126 Philadelphia, PA 19114		H						0.00
							1,183.00	1,183.00
Account No.			Taxes					
North Carolina Dept. of Revenue Office Serv. Div., Bankruptcy Unit Post Office Box 1168 Raleigh, NC 27602-1168		H						0.00
							967.00	967.00
Account No.			Sales Taxes					
North Carolina Dept. of Revenue Office Serv. Div., Bankruptcy Unit Post Office Box 1168 Raleigh, NC 27602-1168		W						0.00
							51.00	51.00
Account No.			Taxes					
North Carolina Dept. of Revenue Office Serv. Div., Bankruptcy Unit Post Office Box 1168 Raleigh, NC 27602-1168		W						0.00
							369.00	369.00
Account No.			Property Taxes					
Wake County Department of Revenue Attn: Managing Agent P O Box 550 Raleigh, NC 27602-0550		J						0.00
							4,200.00	4,200.00
Subtotal								0.00
(Total of this page)							6,770.00	6,770.00

Sheet 2 of 3 continuation sheets attached to
Schedule of Creditors Holding Unsecured Priority Claims

In re **DuBoris James Peterkin,
Zalestra Harris Peterkin**

Case No. – **11-80072**-----

Debtors

SCHEDULE E- CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
(Continuation Sheet)

**Taxes and Certain Other Debts
Owed to Governmental Units**

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
								AMOUNT ENTITLED TO PRIORITY
Account No.								
Wake County Department of Revenue Attn: Managing Agent P O Box 550 Raleigh, NC 27602-0550		J						0.00
			Property Taxes (Multiple Accounts)				570.00	570.00
Account No.								
Account No.								
Account No.								
Account No.								
Account No.								
Subtotal								0.00
(Total of this page)							570.00	570.00
Total								0.00
(Report on Summary of Schedules)							9,042.91	9,042.91

Sheet **3** of **3** continuation sheets attached to
Schedule of Creditors Holding Unsecured Priority Claims

In re **DuBoris James Peterkin,
Zalestra Harris Peterkin**

Case No. **11-80072**

Debtors

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

D Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. XXXXXX7299			Medical bill- (Original Creditor: Wake Medical Center)				
Absolute Collection Services Attn: Managing Agent 421 Fayetteville St Mall, Suite 600 Raleigh, NC 27601	W						1,302.00
Account No. 385XXX			Medical bill				
Absolute Collection Services Attn: Managing Agent 421 Fayetteville St Mall, Suite 600 Raleigh, NC 27601	W						599.00
Account No. XXXXXX9643			Medical bill- (Original Creditor: Wake Medical Center)				
Absolute Collection Services Attn: Managing Agent 421 Fayetteville St Mall, Suite 600 Raleigh, NC 27601	H						1,038.00
Account No. XXXXXX2841			Medical bill- (Original Creditor: Sandhills Emergency Phys GOT)				
Absolute Collection Services Attn: Managing Agent 421 Fayetteville St Mall, Suite 600 Raleigh, NC 27601	H						345.00
Subtotal (Total of this page)							3,284.00

11 continuation sheets attached

In re DuBoris James Peterkin,
Zalestra Harris Peterkin

Case No. **11-80072**

Debtors

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N C O N T I N G E N T	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. XXXXXX2287 Absolute Collection Services Attn: Managing Agent 421 Fayetteville St Mall, Suite 600 Raleigh, NC 27601	H	Medical bill- (Original Creditor: Raleigh Emergency Medicine)				335.00
Account No. XXXXXX5782 Absolute Collection Services Attn: Managing Agent 421 Fayetteville St Mall, Suite 600 Raleigh, NC 27601	W	Medical bill- (Original Creditor: Raleigh Emergency Medicine)				289.00
Account No. XXXXXX7845 Absolute Collection Services Attn: Managing Agent 421 Fayetteville St Mall, Suite 600 Raleigh, NC 27601	H	Medical bill- (Original Creditor: Raleigh Emergency Medicine)				275.00
Account No. XXXXXX2697 Absolute Collection Services Attn: Managing Agent 421 Fayetteville St Mall, Suite 600 Raleigh, NC 27601	H	Medical bill- (Original Creditor: Sandhills Emergency Phys GOT)				231.00
Account No. XXXXXX5439 Absolute Collection Services Attn: Managing Agent 421 Fayetteville St Mall, Suite 600 Raleigh, NC 27601	H	Medical bill- (Original Creditor: Raleigh Emergency Medicine)				212.00

Sheet no. 1 of 1 sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page)

1,342.00

In re DuBoris James Peterkin,
Zalestra Harris Peterkin

Case No. **11-80072**

Debtors

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N C O N T I N G E N T	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. XXXXXX5703 Absolute Collection Services Attn: Managing Agent 421 Fayetteville St Mall, Suite 600 Raleigh, NC 27601	W	Medical bill- (Raleigh Emergency Medicine)				206.00
Account No. XXXXXX1073 Absolute Collection Services Attn: Managing Agent 421 Fayetteville St Mall, Suite 600 Raleigh, NC 27601		Medical bill- (Original Creditor: Raleigh Emergency Medicine)				188.00
Account No. XXXXXX5591 Absolute Collection Services Attn: Managing Agent 421 Fayetteville St Mall, Suite 600 Raleigh, NC 27601	H	Medical bill- (Sandhills Emergency PHYS GOT)				161.00
Account No. Allied Attn: Managing Agent P O Box 2455 Chandler, AZ 85244-2455	J	Debt owed- (Original Creditor: DirecTV)				159.00
Account No. 1450 16876465 American General Finance Attn: Managing Agent 4115 Pleasant Valley Road, Suite 12 Raleigh, NC 27612-2634	H	Personal Loan				3,757.00
Sheet no. <u>2</u> of <u>11</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 4,471.00

In re DuBoris James Peterkin,
Zalestra Harris Peterkin

Case No. **11-80072**

Debtors

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N C O N F I R M E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C					
Account No. 281XXXX		W	Debt owed				111.00
Americas Recovery Network Attn: Managing Agent 20 W 11th St. Covington, KY 41011							
Account No. 42452XXXX		W	Debt owed				4,388.00
Americredit Attn: Managing Agent P O Box 183853 Arlington, TX 76096							
Account No. 42270974XXXX		W	Debt owed				727.00
Applied Bank Attn: Managing Agent 601 Delaware Avenue Wilmington, DE 19801							
Account No. 22561XXXX		H	Debt owed				159.00
Applied Interstate In Attn: Managing Agent 435 Ford Road Minneapolis, MN 55426							
Account No. XXXXXX9713		W	Debt owed- (Original Creditor: Honeytree Apartments)			X	2,656.00
Associated Cr & Coli Attn: Managing Agent P O Box 560855 Rockledge, FL 32956							
Sheet no. <u>3</u> of <u>11</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal (Total of this page)		8,041.00	

In re **DuBoris James Peterkin,
Zalestra Harris Peterkin**

Case No. 11-80072

Debtors

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N C O N F I R M E D	D I S P U T E D	AMOUNT OF CLAIM	
		H W J C					DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.
Account No. 424657XXXX	H	Medical bill				323.00	
Banfield Pet Hospital Attn: Managing Agent 11815 NE Glenn Wilding Drive Portland, OR 97220							
Account No.	H	Debt owed				1,300.00	
Bexly Park Apartments Attn: Managing Agent 100 Summer Sky Drive Morrisville, NC 27560							
Account No. 520XXXX	H	Debt owed				275.00	
Cash Advance Now Attn: Managing Agent Address Unknown							
Account No.	J	Personal Loan				Unknown	
Cashnet Attn: Managing Agent P O Box 06230 Chicago, IL 60606							
Account No. 67330372-0143529	H	Personal Loan				3,641.00	
Citifinancial Attn: Managing Agent P O Box 140489 Irving, TX 75014-0489							
Sheet no. 4 of 11 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)	5,539.00

In re DuBoris James Peterkin,
Zalestra Harris Peterkin

Case No. 11-80072

Debtors

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N C O N F I R M E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. XXXXXX83801694XXXX Collection Attn: Managing Agent P O Box 9134 Needham Heights, MA 02494		H	Debt owed- (Original Creditor: Progressive Insurance Company)			361.00
Account No. XXXXXX0639 / 2296XXX Collection Attn: Managing Agent P O Box 9134 Needham Heights, MA 02494		H	Debt owed- (Original Creditor: Progressive Insurance Company)			356.00
Account No. 3168XXXX / XXXXXX8445 Credit Management, LP Attn: Managing Agent P O Box 118288 Carrollton, TX 75011-8288		W	Debt owed- (Original Creditor: Time Warner Raleigh)			452.00
Account No. Multiple Accounts CSDDUR Attn: Managing Agent P O Box 530 Durham, NC 27702-0530		J	Debt owed			525.00
Account No. Multiple Accounts Digestive Healthcare PA Attn: Managing Agent P O Box 31687 Raleigh, NC 27622-1687		J	Medical bills			384.00
Sheet no. <u>5</u> of <u>11</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 2,078.00

In re **DuBoris James Peterkin,
Zalestra Harris Peterkin**

Case No. 11-80072

Debtors
SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N C O N T R I B U T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. XXXXXX8334 E-recovery Solutions Attn: Managing Agent 1650 Cambria Street NE Christiansburg, VA 24073	W	Medical bill- (Original Creditor: Raleigh Radiology Associates)				456.00
Account No. Multiple Accounts Firstpoint Collection Resources Attn: Managing Agent 2840 Electric Road, Suite #202 Roanoke, VA 24018		Debt owed				643.00
Account No. XXXXXX4916 Focus Receivables Management Attn: Managing Agent 1130 Northchase Pkwy, Suite 150 Marietta, GA 30067	H	Debt owed- (Original Creditor: DirecTV)				181.00
Account No. 152463.8130XXXX Friedman's Jewelers Attn: Managing Agent 171 Crossroads Parkway Savannah, GA 31408		Debt owed				221.00
Account No. XXXXXX2287 I C System Attn: Managing Agent P O Box 64378 Saint Paul, MN 55164	H	Medical bill- (Original Creditor: Banfield The Pet Hospital)				323.00
Sheet no. <u>6</u> of <u>11</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 1,824.00

In re **DuBoris James Peterkin,
Zalestra Harris Peterkin**

Case No. _____

Debtors

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint or Community	C O N T I N G E N T	U N C O N F I R M E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. XXXXXX3391 Intercredcol Attn: Support P O Box 31316 Winston Salem, NC 27102	H	Medical bill- (Original Creditor: Moore Regional Hospital)				599.00
Account No. 319XXXX Interstate Credit Collection Attn: Managing Agent 711 Coliseum Plaza Court Winston Salem, NC 27106		Debt owed				580.00
Account No. 319XXXX Interstate Credit Collection Attn: Managing Agent 711 Coliseum Plaza Court Winston Salem, NC 27106	W	Debt owed				540.00
Account No. Springhill Community Associati John P. Carr, Esq. Jordan Price Wall Gray JonesCarlton P.O. Box 10669 Raleigh, NC 27605-0669						0.00
Account No. John T. Orcutt Attorney at Law 6616-203 Six Forks Road Raleigh, NC 27615	J	Debt owed				2,600.00

Sheet no. **7** of **11** sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page)

4,319.00

In re **DuBoris James Peterkin,
Zalestra Harris Peterkin**

Case No. _____

Debtors
SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N C O N F I R M E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.						
Level Construction Attn: Managing Agent 3008 Villagewood Circle Raleigh, NC 27603		J	Debt owed			2,000.00
Account No.						
National Education/Anderson Assoc Attn: Managing Agent 2517 White Avenue Nashville, TN 37204-2539		W	Debt owed			102.00
Account No. 601097XX						
NC State Employees Credit Union Attn: Managing Agent P O Box 25279 Raleigh, NC 27611-5279		W	Debt owed			585.00
Account No. 66924XXXX						
NCO Fin/99 Attn: Managing Agent P O Box 41466 Philadelphia, PA 19101		W	Telephone Bill- (Original Creditor: Bell South)			316.00
Account No. XXXXXX4846						
Orange Lake Country Club Attn: Managing Agent 8505 W Irlo Bronson Highway Kissimmee, FL 34747		J	Debt owed			15,099.00
Sheet no. 8 of 11 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						18,102.00

In re **DuBoris James Peterkin,
Zalestra Harris Peterkin**

Case No. _____

Debtors
SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H W J C	Husband, Wife, J>Int. or Community	C O N T I N G E N T	U N C O N T I N G E N T	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 221005721		W	Debt owed				186.00
PSNC Energy Attn: Managing Agent P O Box 1398 Gastonia, NC 28053-1398							
Account No. 4006500118XXXX		H	Debt owed				84.00
R.S. Clark and Associates Attn: Managing Agent 12990 Pandora, Suite 150 Dallas, TX 75238							
Account No. Multiple Accounts		J	Medical bill				325.00
Raleigh Emergency Med Associates Attn: Managing Agent 2501 Blue Ridge Road, Suite 150 Raleigh, NC 27607							
Account No. 10200XXXX / PET0089		J	Debt owed- (Original Creditor: Plantation Resort Villas)				973.25
Ralph J. Wilson Attorney at Law, P A 1411 First Avenue, P O Box 1827 Conway, SC 29528							
Account No. Multiple Accounts		J	Medical bills				150.00
Rex Healthcare Attn: Managing Agent P O Box 60574 Charlotte, NC 28260-0574							
Sheet no. <u>9</u> of <u>11</u> sheets attached to Sche dule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)
							1,718.25

In re **DuBoris James Peterkin,
Zalestra Harris Peterkin**

Case No. _____

Debtors
SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N C O N F I R M E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 43342XXXX / XXXXXX3187 Starwood Vacation Owne Attn: Managing Agent P O Box 105137 Atlanta, GA 30348-5137	H	Debt owed				8,246.00
Account No. 6010 State Employees Credit Union Attn: Managing Agent P O Box 25279 Raleigh, NC 27611		Personal Loan				900.00
Account No. XXXXXX8442 Stern & Associates Attorney at Law 415 N Edgeworth Street, Suite 2 Greensboro, NC 27401	H	Medical bill- (Original Creditor: First Health of the Carolinas)				214.00
Account No. XXXXXX5472 Stern & Associates Attorney at Law 415 N Edgeworth Street, Suite 2 Greensboro, NC 27401		Medical bill- (Original Creditor: First Health of the Carolinas)				150.00
Account No. Multiple Accounts Suntech College Attn: Managing Agent P O Box 6004 Ridgeland, MS 39158	J	Student Loan				40,673.00
Sheet no. <u> 1 </u> of <u> 1 </u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 50,183.00

In re **DuBoris James Peterkin,
Zalestra Harris Peterkin**

Case No. _____

Debtors

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N C L A I M E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. 1020XXXX / XXXXXX2008 United Compucred Attn: Managing Agent 4190 Harrison Avenue Cincinnati, OH 45211		W	Debt owed- (Original Creditor: Michaels)			140.00
Account No. 4200704001236XXXX US Department of Education Attn: Direct Loans Servicing Center P O Box 5609 Greenville, TX 75403-5609		W	Student Loan			176.00
Account No. USA Cash Attn: Managing Agent Post Office Box 150744 Ogden, UT 84403		J	Personal Loan			Unknown
Account No. WACH/REC Attn: Managing Agent Post Office Box 232 Mulberry, FL 33860		J	Debt owed			Unknown
Account No. Weinstein Properties Attn: Managing Agent P O Box 31335 Richmond, VA 23294		W	Debt owed			1,243.00
Sheet no. <u>11</u> of <u>11</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
Total (Report on Summary of Schedules)						1,559.00
						102,460.25

In re **DuBoris James Peterkin,
Zalestra Harris Peterkin**

Case No. **11-80072**_____

Debtors

SCHEDULE G- EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

D Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.
Dish Network Attn: Managing Agent Dept. 0063 Palatine, IL 60055-0063	Satekkute Service contract.
Sprint/Nextel Attn: Managing Agent P O Box 17990 Denver, CO 80217-0990	Cell phone service agreement.

In re **DuBoris James Peterkin,
Zalestra Harris Peterkin**

Case No. 11-80072

Debtors

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
------------------------------	------------------------------

In re **DuBoris James Peterkin**
Zalestra Harris Peterkin

Case No. **11-80072**

Debtor(s)

SCHEDULE I- CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:		DEPENDENTS OF DEBTOR AND SPOUSE	
Married		RELATIONSHIP(S): Son Son	AGE(S): 16 17
Employment:		DEBTOR	SPOUSE
Occupation	Resource Coordinator	Office Manager	
Name of Employer	Omni Visions	Vanguard	
How long employed	One Week	4 Years	
Address of Employer	3717 National Drive, Suite 215 Raleigh, NC	8212 Creedmoor Road, Suite 101 Raleigh, NC	

INCOME: (Estimate of average or projected monthly income at time case filed)

	DEBTOR	SPOUSE
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)	\$ 2,708.33	\$ 3,250.00
2. Estimate monthly overtime	\$ 0.00	\$ 0.00
3. SUBTOTAL	\$ 21708.33	\$ 31250.00
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	\$ 480.68	\$ 673.03
b. Insurance	\$ 0.00	\$ 0.00
c. Union dues	\$ 0.00	\$ 0.00
d. Other (Specify): Child Support	\$ 409.00	\$ 0.00
	\$ 0.00	\$ 0.00
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 889.68	\$ 673.03
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ 11818.65	\$ 2576.97
7. Regular income from operation of business or profession or farm (Attach detailed statement)	\$ 0.00	\$ 0.00
8. Income from real property	\$ 0.00	\$ 0.00
9. Interest and dividends	\$ 0.00	\$ 0.00
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$ 0.00	\$ 65.00
11. Social security or government assistance (Specify):	\$ 0.00	\$ 0.00
	\$ 0.00	\$ 0.00
12. Pension or retirement income	\$ 0.00	\$ 0.00
13. Other monthly income (Specify): Part-Time Employment	\$ 0.00	\$ 2,768.00
	\$ 0.00	\$ 0.00
14. SUBTOTAL OF LINES 7 THROUGH 13	\$ 0.00	\$ 2833.00
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ 1818.65	\$ 5409.97
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)	\$ 7228.62	

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

None.

In re **DuBoris James Peterkin**
Zalestra Harris Peterkin

Debtor(s)

Case No. 11-80072

SCHEDULE J- CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

D Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$	1,153.27
a. Are real estate taxes included?	Yes	No <u>X</u>
b. Is property insurance included?	Yes	No <u>X</u>
2. Utilities:		
a. Electricity and heating fuel	\$	310.00
b. Water and sewer	\$	100.00
c. Telephone	\$	100.00
d. Other See Detailed Expense Attachment	\$	295.00
3. Home maintenance (repairs and upkeep)	\$	100.00
4. Food	\$	500.00
5. Clothing	\$	211.00
6. Laundry and dry cleaning	\$	0.00
7. Medical and dental expenses	\$	125.00
8. Transportation (not including car payments)	\$	500.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	150.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	33.58
b. Life	\$	0.00
c. Health	\$	550.00
d. Auto	\$	250.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	0.00
b. Other Second Mortgage	\$	463.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other See Detailed Expense Attachment	\$	405.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	5,245.851
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: None.		
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$	7,228.62
b. Average monthly expenses from Line 18 above	\$	5,245.85
c. Monthly net income (a. minus b.)	\$	1,982.77

In re DuBoris James Peterkin
Zalestra Harris Peterkin

Case No. 11-80072

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**Detailed Expense Attachment****Other Utility Expenditures:**

<u>Cable</u>	\$ -----:45.00	
<u>Internet/Phone</u>	\$ -----	100.00
<u>Cell Phone</u>	\$ -----	150.00
<u>Total Other Utility Expenditures</u>	\$ -----	295.00

Other Expenditures:

<u>Pet Expenses</u>	\$ -----:40.00	
<u>Hair Cuts/Grooming</u>	\$ -----	100.00
<u>Court-ordered payments not already listed</u>	\$ 150 -----	150.00
<u>HOA Dues</u>	\$ 15 -----	
<u>Total Other Expenditures</u>	\$ -----	405.00

United States Bankruptcy Court
Middle District of North Carolina

In re DuBoris James Peterkin
Zalestra Harris Peterkin

Debtor(s)

Case No. 11-80072
Chapter 13

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of
____2____ sheets, and that they are true and correct to the best of my knowledge, information, and belief

Date 1/20/11

Signature /s/ DuBoris James Peterkin
DuBoris James Peterkin
Debtor

Date 1/20/11

Signature /s/ Zalestra Harris Peterkin
Zalestra Harris Peterkin
Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.

**United States Bankruptcy Court
Middle District of North Carolina**

In re **DuBoris James Peterkin
Zalestra Harris Peterkin**

Debtor(s)

Case No. **11-80072**
Chapter **13**

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None **D** State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$9,750.00	2009 YTD- Omni Visions; Turning Point (Husband) (approx.)
\$11,000.00	2009 YTD- Premiere Health Care (Wife)
\$28,300.75	2008 YTD- Drehayem, Inc. (Wife)
\$27,029.00	2007- Triumph & T. Point (Husband)
\$32,373.00	2007- Drehayem, Inc. (Wife)
\$25,000.00	2006- Triumph (Husband)
\$40,000.00	2006- Drehayem, Inc. (Wife)

2. Income other than from employment or operation of business

None **D** State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$317.49	2008 YTD -Child Support (Wife)
\$10,472.00	2008 YTD- Unemployment Benefits (Husband)
\$250.00	2007- Child Support (Wife)
\$250.00	2006- Child Support (Wife)

3. Payments to creditors

None **●** Complete a, or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an(*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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None **—** b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk(*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
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None **—** c. *All debtors:* List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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4. Suits and administrative proceedings, executions, garnishments and attachments

None **D** a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Level Construction, Inc. vs. James & Zalestra Peterkin, #08 CV 016053	Action for Money Owed	In the General Court of Justice, District Court Division- Small Claims, Wake County, Raleigh, NC	Pending

CAPTION OF SUIT AND CASE NUMBER Moore County on behalf of Cassandra V. Ross vs. Duboris J. Peterkin, #97 CVD001090	NATURE OF PROCEEDING Child Support	COURT OR AGENCY AND LOCATION In the General Court of Justice, District Court Division, County of Moore, Carthage, NC	STATUS OR DISPOSITION Pending
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None ☐ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
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5. Repossessions, foreclosures and returns

None ☐ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
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6. Assignments and receiverships

None ☒ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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None ☐ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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7. Gifts

None ☒ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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8. Losses

None ☒ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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9. Payments related to debt counseling or bankruptcy

None **D** List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Peterkin Law Firm		\$500.00

10. Other transfers

None **—** a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
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None **—** b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
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11. Closed financial accounts

None **D** List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
Suntrust P O Box 85024 Richmond, VA 23285-5024	1000037029310	

12. Safe deposit boxes

None **●** List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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13. Setoffs

- None ☐ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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14. Property held for another person

- None ☐ List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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15. Prior address of debtor

- None ☒ If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
2322 Winter Walk Circle Morrisville, NC 27560	Duboris James Peterkin and Zalestra Harris Peterkin	April 2006- March 2007

16. Spouses and Former Spouses

- None ☐ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

- None ☐ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None ☐ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None ☐ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF
GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business

- None ☐ a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
NAME				

- None ☐ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
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The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

?4-n individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

- None ☐ a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS	DATES SERVICES RENDERED
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- None ☐ b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME	ADDRESS	DATES SERVICES RENDERED
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- None ☐ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME	ADDRESS
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- None ☐ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

20. Inventories

- None ☐ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY
(Specify cost, market or other basis)

- None ☐ b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY
RECORDS**21. Current Partners, Officers, Directors and Shareholders**

- None ☐ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

- None ☐ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE
OF STOCK OWNERSHIP**22. Former partners, officers, directors and shareholders**

- None ☐ a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

ADDRESS

DATE OF WITHDRAWAL

- None ☐ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

- None ☐ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF
RECIPIENT, RELATIONSHIP
TO DEBTORDATE AND PURPOSE
OF WITHDRAWALAMOUNT OF MONEY
OR DESCRIPTION AND
VALUE OF PROPERTY**24. Tax Consolidation Group.**

- None ☐ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six **years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

25. Pension Funds.

None If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case. NAME OF PENSION FUND TAXPAYER IDENTIFICATION NUMBER (EIN)

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date **1/20/11**

Signature **/s/ DuBoris James Peterkin**
DuBoris James Peterkin
 Debtor

Date **1/20/11**

Signature **/s/ Zalestra Harris Peterkin**
Zalestra Harris Peterkin
 Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

**United States Bankruptcy Court
Middle District of North Carolina**

In re **DuBoris James Peterkin
Zalestra Harris Peterkin**

Debtor(s)

Case No. **11-80072**
Chapter **13**

VERIFICATION OF CREDITOR MATRIX

The above-named Debtors hereby verify that the attached list of creditors is true and correct to the best of their knowledge.

Date: **1/20/11**

/s/ DuBoris James Peterkin

DuBoris James Peterkin

Signature of Debtor

Date: **1/20/11**

/s/ Zalestra Harris Peterkin

Zalestra Harris Peterkin

Signature of Debtor

Absolute Collection Services
Attn: Managing Agent
421 Fayetteville St Mall, Suite 600
Raleigh, NC 27601

Badcock Home Furniture & More
Attn: Managing Agent
1311 N Sandhills Boulevard
Aberdeen, NC 28315

Collection
Attn: Managing Agent
P O Box 9134
Needham Heights, MA 02494

Allied
Attn: Managing Agent
P O Box 2455
Chandler, AZ 85244-2455

Banfield Pet Hospital
Attn: Managing Agent
11815 NE Glenn Wilding Drive
Portland, OR 97220

Credit Management, LP
Attn: Managing Agent
P O Box 118288
Carrollton, TX 75011-8288

American General Finance
Attn: Managing Agent
4115 Pleasant Valley Road, Suite 12
Raleigh, NC 27612-2634

Bexly Park Apartments
Attn: Managing Agent
100 Summer Sky Drive
Morrisville, NC 27560

CSDDUR
Attn: Managing Agent
P O Box 530
Durham, NC 27702-0530

American General Finance
Attn: Managing Agent
P O Box 742536
Cincinnati, OH 45274-2536

Broadway Plantation Owners' Assoc.
Attn: Managing Agent
P O Box 105137
Atlanta, GA 30348-5137

Digestive Healthcare PA
Attn: Managing Agent
P O Box 31687
Raleigh, NC 27622-1687

Americas Recovery Network
Attn: Managing Agent
20 W 11th St.
Covington, KY 41011

Cash Advance Now
Attn: Managing Agent
Address Unknown

Dish Network
Attn: Managing Agent
Dept. 0063
Palatine, IL 60055-0063

Americredit
Attn: Managing Agent
P O Box 183853
Arlington, TX 76096

Cashnet
Attn: Managing Agent
P O Box 06230
Chicago, IL 60606

E-recovery Solutions
Attn: Managing Agent
1650 Cambria Street NE
Christiansburg, VA 24073

Applied Bank
Attn: Managing Agent
601 Delaware Avenue
Wilmington, DE 19801

Cassandra Ross
Post Office Box 1
Southern Pines, NC

EMC Mortgage Corporation
Attn: Bankruptcy Dept
P O Box 293150
Lewisville, TX 75029-3150

Applied Interstate In
Attn: Managing Agent
435 Ford Road
Minneapolis, MN 55426

Citifinancial
Attn: Managing Agent
P O Box 140489
Irving, TX 75014-0489

Firstpoint Coli Resources
Attn: Managing Agent
P O Box 26140
Greensboro, NC 27402-6140

Associated Cr & Coli
Attn: Managing Agent
P O Box 560855
Rockledge, FL 32956

Citifinancial
Attn: Managing Agent
P O Box 6931
The Lakes, NV 88901-6931

Firstpoint Collection Resources
Attn: Managing Agent
2840 Electric Road, Suite #202
Roanoke, VA 24018

Focus Receivables Management
Attn: Managing Agent
1130 Northchase Pkwy, Suite 150
Marietta, GA 30067

John T. Orcutt
Attorney at Law
6616-203 Six Forks Road
Raleigh, NC 27615

Orange Lake Country Club
Attn: Managing Agent
8505 W Irlo Bronson Highway
Kissimmee, FL 34747

Friedman's Jewelers
Attn: Managing Agent
171 Crossroads Parkway
Savannah, GA 31408

Jordan Price Wall Gray Jones & Carl
Attorneys At Law
P O Box 10669
Raleigh, NC 27605-0669

PPM
Attn: Managing Agent
P O Box 99657
Raleigh, NC 27624

Friedman's Jewelers
Attn: Kim Haii/BK Dept.
P O Box 8025
Savannah, GA 31412

Level Construction
Attn: Managing Agent
3008 Villagewood Circle
Raleigh, NC 27603

PSNC Energy
Attn: Managing Agent
P O Box 1398
Gastonia, NC 28053-1398

Good To Go Auto Sales, Inc.
Attn: Managing Agent
1567 N. Raleigh Street
Angier, NC 27501

Moore County Child Support Enfrcmnt
Attn: Managing Agent
P O Drawer 370
Carthage, NC 28327

PSNC Energy
Attn: Managing Agent
P O Box 100256
Columbia, SC 29202-3256

I C System
Attn: Managing Agent
P O Box 64378
Saint Paul, MN 55164

National Education/Anderson Assoc
Attn: Managing Agent
2517 White Avenue
Nashville, TN 37204-2539

PSNC Energy
Attn: Managing Agent
400 Cox Road
Gastonia, NC 28054

Intercredcol
Attn: Support
P O Box 31316
Winston Salem, NC 27102

NC Child Support/Centralized Coli
Attn: Managing Agent
P O Box 900006
Raleigh, NC 27675-9006

PSNC Energy
Attn: Bankruptcy Dept.
1426 Main Street Mall, Code 130
Columbia, SC 29218

Internal Revenue Service
Attn: Insolvency Support Services
P O Box 21126
Philadelphia, PA 19114

NC State Employees Credit Union
Attn: Managing Agent
P O Box 25279
Raleigh, NC 27611-5279

R.S. Clark and Associates
Attn: Managing Agent
12990 Pandora, Suite 150
Dallas, TX 75238

Interstate Credit Collection
Attn: Managing Agent
711 Coliseum Plaza Court
Winston Salem, NC 27106

NCO Fin/99
Attn: Managing Agent
P O Box 41466
Philadelphia, PA 19101

Raleigh Emergency Med Associate
Attn: Managing Agent
2501 Blue Ridge Road, Suite 150
Raleigh, NC 27607

John P. Carr, Esq.
Jordan Price Wall Gray JonesCarlton
P.O. Box 10669
Raleigh, NC 27605-0669

North Carolina Dept. of Revenue
Office Serv. Div., Bankruptcy Unit
Post Office Box 1168
Raleigh, NC 27602-1168

Ralph J. Wilson
Attorney at Law, P A
1411 First Avenue, P O Box 1827
Conway, SC 29528

Ralph J. Wilson
Attorney at Law
1411 First Avenue, P O Box 1827
Conway, SC 29528

State Employees' Credit Union
Attn: Managing Agent
P O Box 25279
Raleigh, NC 27611-5279

Weinstein Properties
Attn: Managing Agent
P O Box 31335
Richmond, VA 23294

Rex Healthcare
Attn: Managing Agent
P O Box 60574
Charlotte, NC 28260-0574

Stern & Associates
Attorney at Law
415 N Edgeworth Street, Suite 2
Greensboro, NC 27401

Wells Fargo Home Mortgage
Attn: Managing Agent
P O Box 10335
Des Moines, IA 50306-0335

Richards Auto Sales
Attn: Managing Agent
4514 Fayetteville Road
Raleigh, NC 27603

Suntech College
Attn: Managing Agent
P O Box 6004
Ridgeland, MS 39158

Wells Fargo Home Mortgage
Attn: Managing Agent
P O Box 11701
Newark, NJ 07101

Sheraton Broadway Plantation
Attn: Managing Agent
P O Box 105137
Atlanta, GA 30348-5137

SVO PortfolioNistana MB Inc.
Attn: Managing Agent
P O Box 105164
Atlanta, GA 30348

Wells Fargo Home Mortgage
Attn: Bankruptcy Dept MAC-X7801-
3476 Stateview Boulevard
Fort Mill, SC 29715

Sovereign Bank
Attn: Managing Agent
P O Box 16255
Reading, PA 19612-6755

United Compucred
Attn: Managing Agent
4190 Harrison Avenue
Cincinnati, OH 45211

Sprint!Nextel
Attn: Managing Agent
P O Box 17990
Denver, CO 80217-0990

US Department of Education
Attn: Direct Loans Servicing Center
P O Box 5609
Greenville, TX 75403-5609

Starwood Vacation Owne
Attn: Managing Agent
P O Box 105137
Atlanta, GA 30348-5137

USA Cash
Attn: Managing Agent
Post Office Box 150744
Ogden, UT 84403

State Employees Cred U
Attn: Managing Agent
9101 Chapel Hill Road
Cary, NC 27513

WACH/REC
Attn: Managing Agent
Post Office Box 232
Mulberry, FL 33860

State Employees Credit Union
Attn: Managing Agent
P O Box 25279
Raleigh, NC 27611

Wake County Department of Revenue
Attn: Managing Agent
P O Box 550
Raleigh, NC 27602-0550

DuBoris James Peterkin
 In re Zalestra Harris Peterkin
 Debtor(s)
 Case Number: 11-80072 -----
 (If known)

According to the calculations required by this statement
 D The applicable commitment period is 3 years.
 • The applicable commitment period is 5 years.
 • Disposable income is determined under § 1325(b)(3).
 D Disposable income is not determined under § 1325(b)(3).
 (Check the boxes as directed in Lines 17 and 23 of this statement.)

CHAPTER 13 STATEMENT OF CURRENT MONTHLY INCOME AND CALCULATION OF COMMITMENT PERIOD AND DISPOSABLE INCOME

In addition to Schedules I and J, this statement must be completed by every individual chapter 13 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

Part I. REPORT OF INCOME				
1	Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed. a. <input type="checkbox"/> D Unmarried. Complete only Column A ("Debtor's Income") for Lines 2-10. b. <input checked="" type="checkbox"/> Married. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 2-10. All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.			
			Column A Debtor's Income	Column B Spouse's Income
2	Gross wages, salary, tips, bonuses, overtime, commissions.		\$ 416.67	\$ 3,333.33
3	Income from the operation of a business, profession, or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 3. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. Do not include any part of the business expenses entered on Line b as a deduction in Part IV.			
		Debtor	Spouse	
	a.	Gross receipts	\$ 1 0.00	\$ 0.00
	b.	Ordinary and necessary business expenses	\$ 1 0.00	\$ 0.00
	c.	Business income	Subtract Line b from Line a	\$ 0.00
			\$ 0.00	\$ 0.00
4	Rents and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. Do not enter a number less than zero. Do not include any part of the operating expenses entered on Line b as a deduction in Part IV.			
		Debtor	Spouse	
	a.	Gross receipts	\$ 1 0.00	\$ 0.00
	b.	Ordinary and necessary operating expenses	\$ 1 0.00	\$ 0.00
	c.	Rent and other real property income	Subtract Line b from Line a	\$ 0.00
			\$ 0.00	\$ 0.00
5	Interest, dividends, and royalties.		\$ 0.00	\$ 0.00
6	Pension and retirement income.		\$ 0.00	\$ 0.00
7	Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by the debtor's spouse.		\$ 0.00	\$ 0.00
8	Unemployment compensation. Enter the amount in the appropriate column(s) of Line 8. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:			
		Debtor	Spouse	
		Unemployment compensation claimed to be a benefit under the Social Security Act	\$ 0.00	\$ 0.00
			\$ 1,503.33	\$ 0.00

9	Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Total and enter on Line 9. Do not include alimony or separate maintenance payments paid by your spouse, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism.			
		Debtor	Spouse	
	a. Part-time	\$ 0.00	\$ 2,123.07	
	lib.	\$	\$	\$ 0.00 \$ 2,123.07
10	Subtotal. Add Lines 2 thru 9 in Colurun A, and, if Colurun B is completed, add Lines 2 through 9 in Colurun B. Enter the total(s).		\$ 1,920.00	\$ 5,456.40
11	Total. If Colurun B has been completed, add Line 10, Colurun A to Line 10, Colurun B, and enter the total. If Colurun B has not been completed, enter the amount from Line 10, Colurun A.		\$ 7 376.40	

Part II. CALCULATION OF § 1325(b)(4) COMMITMENT PERIOD

12	Enter the amount from Line 11	\$ 7,376.40
13	Marital Adjustment. If you are married, but are not filing jointly with your spouse, AND if you contend that calculation of the commitment period under § 1325(b)(4) does not require inclusion of the income of your spouse, enter on Line 13 the amount of the income listed in Line 10, Colurun B that was NOT paid on a regular basis for the household expenses of you or your dependents and specify, in the lines below, the basis for excluding this income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If the conditions for entering this adjustment do not apply, enter zero.	
	<div style="border: 1px solid black; height: 40px; width: 100%;"></div>	
	Total and enter on Line 13	\$ 0.00
14	Subtract Line 13 from Line 12 and enter the result.	\$ 7 376.40
15	Annualized current monthly income for § 1325(b)(4). Multiply the amount from Line 14 by the number 12 and enter the result.	\$ 88,516.80
16	Applicable median family income. Enter the median family income for applicable state and household size. (This information is available by family size at or from the clerk of the bankruptcy court.)	
	a. Enter debtor's state of residence: <u>NC</u> b. Enter debtor's household size: <u>4</u>	\$ 63,169.00
17	Application of § 1325(b)(4). Check the applicable box and proceed as directed. <input checked="" type="checkbox"/> The amount on Line 15 is less than the amount on Line 16. Check the box for "The applicable commitment period is 3 years" at the top of page 1 of this statement and continue with this statement. <input type="checkbox"/> The amount on Line 15 is not less than the amount on Line 16. Check the box for "The applicable commitment period is 5 years" at the top of page 1 of this statement and continue with this statement.	

Part III. APPLICATION OF § 1325(b)(3) FOR DETERMINING DISPOSABLE INCOME

18	Enter the amount from Line 11.	\$ 7,376.40
19	Marital Adjustment. If you are married, but are not filing jointly with your spouse, enter on Line 19 the total of any income listed in Line 10, Colurun B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Colurun B income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If the conditions for entering this adjustment do not apply, enter zero.	
	<div style="border: 1px solid black; height: 40px; width: 100%;"></div>	
	Total and enter on Line 19.	\$ 0.00
20	Current monthly income for § 1325(b)(3). Subtract Line 19 from Line 18 and enter the result.	\$ 7,376.40

21	Annualized current monthly income for § 1325(b)(3). Multiply the amount from Line 20 by the number 12 and enter the result.				\$ 88,516.80
22	Applicable median family income. Enter the amount from Line 16.				\$ 63,169.00
23	Application of § 1325(b)(3). Check the applicable box and proceed as directed. <input checked="" type="checkbox"/> The amount on Line 21 is more than the amount on Line 22. Check the box for "Disposable income is determined under § 1325(b)(3)" at the top of page 1 of this statement and complete the remaining parts of this statement. <input type="checkbox"/> The amount on Line 21 is not more than the amount on Line 22. Check the box for "Disposable income is not determined under § 1325(b)(3)" at the top of page 1 of this statement and complete Part VII of this statement. Do not complete Parts IV, V, or VI.				
Part IV. CALCULATION OF DEDUCTIONS FROM INCOME					
Subpart A: Deductions under Standards of the Internal Revenue Service (IRS)					
24A	National Standards: food, apparel and services, housekeeping supplies, personal care, and miscellaneous. Enter in Line 24A the "Total" amount from IRS National Standards for Allowable Living Expenses for the applicable household size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)				\$ 1,370.00
24B	National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the number of members of your household who are under 65 years of age, and enter in Line b2 the number of members of your household who are 65 years of age or older. (The total number of household members must be the same as the number stated in Line 16b.) Multiply Line a1 by Line b1 to obtain a total amount for household members under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for household members 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 24B.				\$ 228.00
		Household members under 65 years of age		Household members 65 years of age or older	
a1.	Allowance per member	57	a2.	Allowance per member	144
b1.	Number of members	4	b2.	Number of members	0
c1.	Subtotal	228.00	c2.	Subtotal	0.00
25A	Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and household size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)				\$ 503.00
25B	Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and household size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 47; subtract Line b from Line a and enter the result in Line 25B. Do not enter an amount less than zero.				\$ 0.00
		a.	IRS Housing and Utilities Standards; mortgage/rent Expense		\$ 1,436.00
		b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 47		\$ 1,616.27
		c.	Net mortgage/rental expense		Subtract Line b from Line a.
26	Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 25A and 25B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:				\$ 0.00

27A	Local Standards: transportation; vehicle operation/public transportation expense. You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation. Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 7. D 0 01 -2 or more. If you checked 0, enter on Line 27A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 27A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)		\$ 402.00
27B	Local Standards: transportation; additional public transportation expense. If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for your public transportation expenses, enter on Line 27B the "Public Transportation" amount from the IRS Local Standards: Transportation. (This amount is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)		\$ 0.00
28	Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.) D 1 -2 or more. Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 47; subtract Line b from Line a and enter the result in Line 28. Do not enter an amount less than zero.		
	a.	IRS Transportation Standards, Ownership Costs	\$ 489.00
	b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 47	\$ 954.95
	c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a. \$ 0.00
29	Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 28. Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 47; subtract Line b from Line a and enter the result in Line 29. Do not enter an amount less than zero.		
	a.	IRS Transportation Standards, Ownership Costs	\$ 489.00
	b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47	\$ 90.00
	c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a. \$ 399.00
30	Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal, state, and local taxes, other than real estate and sales taxes, such as income taxes, self employment taxes, social security taxes, and Medicare taxes. Do not include real estate or sales taxes.		\$ 1,153.71
31	Other Necessary Expenses: mandatory deductions for employment. Enter the total average monthly payroll deductions that are required for your employment, such as mandatory retirement contributions, union dues, and uniform costs. Do not include discretionary amounts, such as voluntary 401(k) contributions.		\$ 659.00
32	Other Necessary Expenses: life insurance. Enter total average monthly premiums that you actually pay for term life insurance for yourself. Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance.		\$ 0.00
33	Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to pay pursuant to the order of a court or administrative agency, such as spousal or child support payments. Do not include payments on past due obligations included in line 49.		\$ 0.00
34	Other Necessary Expenses: education for employment or for a physically or mentally challenged child Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.		\$ 0.00
35	Other Necessary Expenses: childcare. Enter the total average monthly amount that you actually expend on childcare - such as baby-sitting, day care, nursery and preschool. Do not include other educational payments.		\$ 0.00

36	Other Necessary Expenses: health care. Enter the average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 24B. Do not include payments for health insurance or health savings accounts listed in Line 39.	\$ 0.00
37	Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service - such as pagers, call waiting, caller id, special long distance, or internet service-to the extent necessary for your health and welfare or that of your dependents. Do not include any amount previously deducted.	\$ 0.00
38	Total Expenses Allowed under IRS Standards. Enter the total of Lines 24 through 37.	\$ 4,714.71

Subpart B: Additional Living Expense Deductions

Note: Do not include any expenses that you have listed in Lines 24-37

39	Health Insurance, Disability Insurance, and Health Savings Account Expenses. List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents..			
	a.	Health Insurance	\$ 550.00	
	b.	Disability Insurance	\$ 0.00	
	c.	Health Savings Account	\$ 0.00	
Total and enter on Line 39			\$ 550.00	
If you do not actually expend this total amount, state your actual total average monthly expenditures in the space below: \$				
40	Continued contributions to the care of household or family members. Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses. Do not include payments listed in Line 34.			\$ 0.00
41	Protection against family violence. Enter the total average reasonably necessary monthly expenses that you actually incur to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.			\$ 0.00
42	Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. You must provide your case trustee with documentation of your actual expenses, and you must demonstrate that the additional amount claimed is reasonable and necessary.			\$ 0.00
43	Education expenses for dependent children under 18. Enter the total average monthly expenses that you actually incur, not to exceed \$137.50 per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. You must provide your case trustee with documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.			\$ 0.00
44	Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) You must demonstrate that the additional amount claimed is reasonable and necessary.			\$ 0.00
45	Charitable contributions. Enter the amount reasonably necessary for you to expend each month on charitable contributions in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2). Do not include any amount in excess of 15% of your gross monthly income.			\$ 0.00
46	Total Additional Expense Deductions under § 707(b). Enter the total of Lines 39 through 45.			\$ 550.00

Subpart C: Deductions for Debt Payment

47	<p>Future payments on secured claims. For each of your debts that is secured by an interest in property that you own, list the name of creditor, identify the property securing the debt, state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 47.</p>				
		Name of Creditor	Property Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance
	a.	Badcock Home Furniture & More	Dinette Set, Bed Frames, Mattresses Replacement Value	\$ 29.17	Dyes <input checked="" type="radio"/> no
	b.	EMC Mortgage Corporation	Residence 443 Stobhill Lane Holly Springs, NC 27540	\$ 1,153.27	Dyes <input checked="" type="radio"/> no
	c.	Good To Go Auto Sales, Inc.	1994 Lexus ES 300 4D, Power locks/windows, sunroof Mileage: 136,000 NADA Retail	\$ 80.00	Dyes <input checked="" type="radio"/> no
	d.	Richards Auto Sales	1994 Honda Accord 4D, Power locks/windows Mileage: 193,000 NADA Retail	\$ 64.00	Dyes <input checked="" type="radio"/> no
	e.	Sheraton Broadway Plantation	Timeshare Sheraton Broadway	\$ 150.00	Dyes <input checked="" type="radio"/> no
	f.	Sovereign Bank	2007 Ford Expedition 4D, Power locks/windows, sunroof, DVD, Security system Mileage: 66,000 NADA Retail	\$ 874.95	Dyes <input checked="" type="radio"/> no
	g.	State Employees' Credit Union	2001 Chrysler PT Cruiser 4D, Power locks/windows, sunroof Mileage: 142,000 NADA Retail	\$ 90.00	Dyes <input checked="" type="radio"/> no
	h.	Wells Fargo Home Mortgage	Residence 443 Stobhill Lane Holly Springs, NC 27540	\$ 463.00	Dyes <input checked="" type="radio"/> no
			Total: Add Lines		
					\$ 2,904.39
48	<p>Other payments on secured claims. If any of debts listed in Line 47 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 47, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.</p>				
		Name of Creditor	Property Securing the Debt	1/60th of the Cure Amount	
	a.	EMC Mortgage Corporation	Residence 443 Stobhill Lane Holly Springs, NC 27540	\$ 307.62	
	b.	Wells Fargo Home Mortgage	Residence 443 Stobhill Lane Holly Springs, NC 27540	\$ 85.58	
			Total: Add Lines		\$ 393.20
49	<p>Payments on prepetition priority claims. Enter the total amount, divided by 60, of all priority claims, such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. Do not include current obligations, such as those set out in Line 33.</p>				\$ 195.72

50	Chapter 13 administrative expenses. Multiply the amount in Line a by the amount in Line b, and enter the resulting administrative expense.			
	a.	Projected average monthly Chapter 13 plan payment.	\$	0.00
	b.	Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	x	6.00
	c.	Average monthly administrative expense of Chapter 13 case	Total: Multiply Lines a and b	\$ 0.00
51	Total Deductions for Debt Payment. Enter the total of Lines 47 through 50.			\$ 3,493.31

Subpart D: Total Deductions from Income

52	Total of all deductions from income. Enter the total of Lines 38, 46, and 51.	\$ 8,758.02
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Part V. DETERMINATION OF DISPOSABLE INCOME UNDER § 1325(b)(2)

53	Total current monthly income. Enter the amount from Line 20.		\$ 7,376.40
54	Support income. Enter the monthly average of any child support payments, foster care payments, or disability payments for a dependent child, reported in Part I, that you received in accordance with applicable nonbankruptcy law, to the extent reasonably necessary to be expended for such child.		\$ 0.00
55	Qualified retirement deductions. Enter the monthly total of (a) all amounts withheld by your employer from wages as contributions for qualified retirement plans, as specified in § 541(b)(7) and (b) all required repayments of loans from retirement plans, as specified in § 362(b)(19).		\$ 0.00
56	Total of all deductions allowed under § 707(b)(2). Enter the amount from Line 52.		\$ 8,758.02
57	Deduction for special circumstances. If there are special circumstances that justify additional expenses for which there is no reasonable alternative, describe the special circumstances and the resulting expenses in lines a-c below. If necessary, list additional entries on a separate page. Total the expenses and enter the total in Line 57. You must provide your case trustee with documentation of these expenses and you must provide a detailed explanation of the special circumstances that make such expense necessary and reasonable.		
		Nature of special circumstances	Amount of Expense
	a.		\$
	b.		\$
	c.		\$
		Total: Add Lines	\$ 0.00
58	Total adjustments to determine disposable income. Add the amounts on Lines 54, 55, 56, and 57 and enter the result.		\$ 8,758.02
59	Monthly Disposable Income Under § 1325(b)(2). Subtract Line 58 from Line 53 and enter the result.		\$ -1,381.62

Part VI. ADDITIONAL EXPENSE CLAIMS

60	Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses.		
		Expense Description	Monthly Amount
	a.		\$
	b.		\$
	c.		\$
	d.		\$
		Total: Add Lines a b c and d	\$

Part VII. VERIFICATION

61	I declare under penalty of perjury that the information provided in this statement is true and correct. <i>(If this is a joint case, both debtors must sign.)</i>	
	Date: 1/20/11	Signature: <u>/s/ DuBoris James Peterkin</u> DuBoris James Peterkin (Debtor)
	Date: 1/20/11	Signature: <u>/s/ Zalestra Harris Peterkin</u> Zalestra Harris Peterkin (Joint Debtor, if any)